GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1949
ANSWERED ON:05.08.2005
OMBUDSMAN IN BANKS
Chavda Shri Harisinh Pratapsinh;Singh Deo Smt. Sangeeta Kumari

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has appointed an Ombudsman for the redressal of grievances of the Bank`s customers;

(b) if so, the number of such cases received by the Ombudsman during last three years as on date and the number of cases disposed of out of them;

(c) the action taken against erring bank officials so far; and

(d) the result of the action taken ?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM)

(a) :- Reserve Bank of India (RBI) has established Banking Ombudsman Offices in 15 centres all over India for the redressal of grievances of the Bank`s customers.

(b) :- The details of number of complaints received and disposed off by the Banking Ombudsman Offices during the last three years (Apr-Mar) is given below :-

Particulars	2002-03	2003-04	2004-05
Complaints handled (including pending complaints of previous year)	6506	9483	12034
Disposed of including rejected complaints)	5269	8009	10403

(c) & (d) :- The objective of the Banking Ombudsman Scheme is to resolve the grievances of the customers. There is no provision in the Scheme for taking action against the erring bank officials. However, banks are free to take action against their staff if the complaints of customers warrant so.